to say that the present political program of social reform is the outgrowth of the demands voiced by the farmers and laboring men during the period under discussion.

IV. *The period of adjustment*—1892–1908.

(*A*) *The Grange.*

A revival in grange work began about 1890. In New England the order had had a slow but steady growth from the beginning and had not been swept into the excesses of 1873–75. The social and educational features of the Grange finally made their appeal to the better farmers, and in the Middle states and New England there has been a rather rapid and apparently a permanent growth in numbers and influence. The successful development of grange fire-insurance and of the coöperative purchase of supplies has had something to do with this growth. But the broad platform of grange principles has proved its worth, and the Grange is stronger today than ever before in its history. It is not so strong as it should be in the South and West, but it is, more fully than any other association, a national farmers' organization.

(*B*) *Farmers' clubs.*

We saw that these clubs were organized freely during the middle of the last century. In Illinois, about 1873, there was a state association of clubs. In Michigan, about 1893, a state association was formed, and it was found that there were several hundred clubs in existence. This association still exists. In most states numerous clubs exist, but as a rule have no organic connection with other clubs.

(*C*) *Farmers' societies.*

One of the first means of bringing farmers together was through a society representing some special interest in agriculture. As the business became specialized, these societies grew in numbers and influence. They have been especially prolific during the past twenty years.

Summary of the period (1892–1908).

As a whole, the period has been one of prosperity for the farmers. The radical agitations of the previous period have not been repeated. The value of associated effort has been fully appreciated and on the whole well utilized. There has been an adjustment of rural public opinion to more conservative methods of reform.

Conclusion.

The farmers are not fully organized; the difficulties of organization are real. But there has been during all these years a vast amount of coöperative effort, which has done its work quietly. There ought to be a representative farmers' organization which can speak for the rural interests of the nation. It is to be hoped that the Grange will be able to push its work into the South and West, where lies the future of agricultural development, and become in fact the great farmers' organization.

THE COUNTRY CHURCH

By *George Frederick Wells*

The churches of the United States may be put into three general classes—city, town and country. City churches may be called those in urban centers of 20,000 or more people. Town or suburban churches exist in general in towns ranging from 2,000 to 20,000 in population.

Definition of country church.

By country churches we mean those in localities where rural conditions persist and dominate. Chapel churches by the cross-roads and in small agricultural hamlets are country churches. Churches in villages which may have small manufactures, high schools, the beginnings of wealth and a good degree of social selection, are country churches. It is becoming less true that a church must be made up of farmers in order to belong to the country church class. More and more people employed in cities and towns are seeking country homes and the open-hearted cordiality of rural worship. On the other hand, well-to-do rural people are bringing their church life to conform to the town or urban type. Many country churches are made up exclusively of people who work in factories, mines and quarries, or who engage in commercial pursuits. If one desires an arbitrary line between town and country churches, he may place in the latter class all churches in townships of 2,000 or fewer inhabitants. He will then, probably, include as many churches of the town type as he excludes those typically rural. The purposes of this article, however, lead us to confine our attention most largely to the church life of the agricultural people.

The first stage of rural society.

Agricultural society in the United States has had three stages or forms. These must be noticed before we can understand the conditions of the churches of rural inhabitants. They become evident to us when we look at rural life from the standpoint of its leading institutions. The first of these tendencies or forms is that of unity or solidarity. In Europe and the eastern world, the village community has stood for this social type, but in America the old New England town is its best example.

Wherever the religious, economic, educational and political interests of the people are all represented in a single organization, such as the village or church community in Puritan society, there we find true social solidarity. Every neighborhood by itself is an empire. Every inhabitant is both a church member and a citizen, and one because he is the other. With his neighbors, he shares in comparative equality the products of the soil and the means of knowledge and personal enjoyment. Though this type of organized society never in all its dimensions prevailed in the early colonies of the South, nor in the society that was transplanted in the middle West from France, nevertheless the moral strength of this particular social form has given it such influence as easily to result in a type.

There are yet remaining in the rural parts of the eastern states many communities that still preserve many of the dimensions of social solidarity.

The stage of diversity in rural society.

The agricultural society of America, however, has been formed from more than one European nation and effected by more than one religious persuasion and social system. Not only England, but France, Holland, Spain, and even Africa, have had to make their contributions. The products of the intellectual renaissance and the religious and moral reformation were transplanted with the people upon the hitherto untilled soil. So the second tendency, that of social diversity and competition presented itself in the life of the new nation. Nothing else could happen when a pure democracy like that formed in the Mayflower, when the humblest servant signed the sacred compact of state, mingled with the money-loving aristocracy from the South, where the gentleman ruled and the enslaved African and the white outcasts from Old World slums and prisons did the work.

It has taken decades for religious and social tolerance—first rooted at Providence, Rhode Island—to spread its mantle of charity, which even now is often threadbare and torn, across the contentious colonies and their proud successors. The peaceful Quakers of Pennsylvania met with persecution from both high church ecclesiastics and liberty-loving Puritans in the new world as well as in the old. In fact, the period of national growth had hardly commenced before America had become a great experiment station where contending creeds and social customs were tested in the crucible of life for their real merit.

What is the surprise, then, that early in the nineteenth century the former solidarity of the town was broken and instead of one town church—which was in reality the town itself—there were rival societies, and in the place of the common village school a township surveyed into twelve or more school districts? This striking breaking up of working social forces seemed to be a necessary step in the education of a new national character. Thus the country churches have tried to do their work under the condition of a pronounced social disintegration. We trust that the time has passed when we need to engage in "reforming the Reformation, protesting against Protestantism, purifying Puritanism, dissenting against dissent, and dividing, subdividing and re-dividing down to the inorganic dust of individuality itself."

The federal period of the country town.

The third period of the country town is that of federation. This tendency is largely the product of the monopolistic habit of the age. Even though the tendency toward social diversity dawned in America with the factory system of manufacture, it is at last having to give place. Every phase of agricultural life is becoming wrought in the industrial mold. Combination for efficiency is the present watchword. Even the development of handicrafts—that thrust against the prevailing system—is free from neither the spirit nor the method of industrial monopoly. The domains of the farmer, with the help of farm machinery, cover the acres of three or four—or in the West, a hundred—farmers of decades past. The graded school monopolizes the educational interest of larger territories than ever before. The Sunday school, the young people's societies and the Young Men's Christian Association movements have blazed the trail for the effective federation of all religious organizations. The period of practical unification of social and religious interests has only just begun.

Rural exodus and urban growth.

This is not the place to notice in detail the remarkable urban growth of the last century. With Paris and London increasing four-fold, New York more than multiplying its population by fifty in the century following 1790, Chicago gaining 2,000,000 people in the life-time of its first native white voter, the country, as a whole, gaining, for cities of 8,000 or more, from 3 per cent to more than 33 per cent, and with fifteen states having a majority of city dwellers, the fact is sufficiently evident. (Page 113.) We wish to learn the effect of this urban growth upon the country church. This condition constitutes the fundamental dimension of the problem of the country church.

The rural exodus has affected the country church both directly and indirectly. Large numbers of towns have lost so much in both people and wealth that the churches, if they have not been transplanted to urban or western soil, have had to die. Many small towns that have been incapable of developing other than agricultural industries have torn down or closed half their churches. An excessive multiplication of denominations is responsible for a good share of this decadence.

The rural exodus has caused a qualitative as well as a quantitative change in rural society. The most enterprising and intelligent people have migrated only to have their places sometimes, but not always, filled by the incoming foreigners from across the Canadian borders or from southern Europe. There has also been a spiritual change—a change in ideal. Excepting where extreme isolation reigns with its degenerating influences, the spirit of the city has baptized the country town with a profound economic and intellectual quickening. Men's ambitions are more social. Country people, even, have a new world view. The materialism of today has been accompanied by the demand and, better still, the reality, of an unprecedented ethical strength and integrity. It is true that in the country sections of America, evangelical churches and church membership have increased faster than the general increase of inhabitants. Startling conditions of irreligion and immorality are only local and largely due to immigration or unbalanced conditions of life. The acute sense which we have today of the urgency of the spiritual and social needs and perils of rural life is a hopeful indication, for it shows that we are raising the standards. Urban growth from rural sources and rural gains from urban sources have

brought great changes and sometimes fatal stresses, but, on the whole, it has not meant decline. The nation, on its rural base, was never so strong as now.

Religious communism in country towns.

Since the country church is concerned with all the religious interests of agricultural society we cannot omit some notice of the communistic societies that flourished a few years ago in several country places. These societies were usually preeminently religious, and when at their best they commanded about as much attention proportionately as the social settlements now hold in the needy portions of the cities.

The communistic societies would have meant more had they been the natural product of our own conditions. Instead, they were the by-products of other conditions asking for our advantages and patronage. The Shakers, a class of celibate Quakers, the first and most successful American communists, were transplanted from England in 1774, and they still persist. The Rappites came to Pennsylvania from Würtemberg, Germany, in 1805, and in 1817 the Separatists of Zoar came to Ohio from the same country, and also because of religious persecution. The Inspirationists came from south Germany to a town near Buffalo, and in 1755 they formed the seven rural Amana communities in Iowa. All of these German communists were peasant mystics.

The French influence in agricultural communism, though foremost in the theoretical literature of the subject, brought forth no marked material results. Mr. J. H. Noyes, founder of the Oneida and Wallingsford communities of short and unsavory record, was a native of New England. As to extent, the Shakers at their best had eighteen communities and perhaps five thousand adherents. Their greatest success was economic, for they had not long existed in organized form before the value of their property had reached the million-dollar mark. Other communistic sects have numbered their followers in the hundreds and sometimes in the thousands, and often held property valued in the millions. But now all forms of communism are rapidly declining.

The message of communism is that of warning. Its fatal mistake has been that of trying to remedy certain extreme conditions by means that were themselves extreme. Nevertheless, it has had a useful mission. Nordhoff says,[1] "But to be fairly judged, the communistic life, as I have seen and tried to report it, must be compared with that of the mechanic and laborer of the cities, and of the farmer in the country, and when thus brought in judgment I do not hesitate to say that it is in many ways—in almost all ways—a higher and a better life." Religious communism in the country towns of America has shown the importance of religion, morality and economic brotherhood—these three in proper relation—and thus it has helped to develop a broader standard of rural well-being.

[1] Communistic Societies, 1875, p. 406.

The country church and missionary enterprise.

The recent writings on the country church question are so largely either pure theory or harsh criticism that we have been inclined to forget one leading phase of the subject. We need to know that in fifty years, while so many country churches in older and remote sections have died, volumes of romantic missionary history have been written. These are about the carrying of the church across the plains and mountains to the frontiers of the far West, or across the gulf of differing customs and languages to the foreigners who are brought to our own villages from foreign shores. If we are disturbed by the problems of religious indifference and moral destitution which face the average rural community, let us notice the sterling missionary enterprise of Sunday-school extension and home-missionary evangelism that is organizing in America scores of new country churches every month.

The value of the fact of territorial expansion is the knowledge that rural needs are not forgotten by the church itself. This rapid spread of the country church calls us especially to regard the quality of the work. That spirit of the age which would lead us to pass unheeded the leaven of evangelism which is working, or should work, in rural society is both prejudicial and unscientific. Evangelism properly understood and applied through the methods of organization, instruction, preaching or devotion, as the local circumstances may require, is the most potent and persistent socializing and spiritualizing force of which the church can avail itself. Evangelism needs to be supplemented and balanced by such a broad and systematic direction of social duties and conditions so that every social force shall be permanently conserved and increased.

The religious status of the rural people.

Before taking up the specific problems of the country church, we want an estimate of the spiritual status of the rural people. In reaching such a judgment, we must record both declension and improvement. The American farmer was at one time preëminently religious. Whether he lived as the child of the Puritan theocracy or as the patron of early Virginian aristocracy, he tilled the soil in order that he might worship God and rear his children in the fear of the Lord. Whether he cleared the forests under Penn, the patriarch of piety, or planted his windmills by the steeples of New Amsterdam, his fireside was his synagogue and his temple the house of prayer.

The time has been when, in some select neighborhoods, at least, the family that never attended church was the great exception, so that the worship at the sanctuary was the worship of the whole community. Now, the place of the country church is not undisputed, even though the church itself exists. The decline has been in the religiousness of the personal character. Though the character ideal was never before so high and large, and the means of reaching it so numerous, yet never before was it so much neglected and the church as a means to it so often forgotten. The problem now is, not so

much to get churches for the people as to get the people to church, to spiritualize, through a stronger church, a society that has stronger elements. Though the agricultural classes are far in the rear of their city neighbors in commercial organization, they need to know that a still greater lack is of religious interest and ethical enterprise.

It is not sufficient to treat the country church, as in our previous paragraphs, simply from the standpoint of social history. This has had, however, the practical value of showing the present resources and needs of the country church. It has cleared the way for a more adequate discussion of the means and ends of the actual problems.

A problem in reality.

The first problem to be considered is the question of life. In a sense, it includes every practical concern within the bounds of the subject. We are faced by the reality that the country church is lost. It has become "sidetracked." It has too far ceased to hold its normal vital relationship to the living interests of the community. It has ceased to exercise its function as the throbbing heart-center of the spiritual well-being of the country town. It has too largely become divorced from its appointed mission of the moral and religious leadership of rural society. In some instances, the country church has stooped to begging for the social and financial patronage of the community, or a part of it, forgetting its obligation of spiritual service to an undivided unit.

Sometimes, in reaching out in special acts of charitable, intellectual or esthetic help, it has gone too far and allowed a secondary mission to displace a primary purpose. Often the churches have been carried away by some particular experience of religious feeling or by over-devotion to single truths, and have then been crippled by consuming fanaticism or withering dogma. It is not necessary to mention every dimension of this problem in reality. The practical need is for a knowledge of the problem, a proper sense of values, and a will to remedy the difficulty. Every tiller of the soil and every intelligent and responsible member of rural society should find the home of his higher life in a living church; and every country church should engage itself in the religious and moral care of every man within its reach.

The federal principle in practice.

We have found ourselves in the federal stage of rural society. At least, we are in the day of the federal ideal. Federation in civil government, in commercial and industrial affairs, and in education has outstripped the practice of the same principle in the church. Of course, personal gain is often the motive of monopoly in business; federal government is to some extent the price of protection as well as one of the moral products of the church; and while division in the church has come through an invaluable social evolution the continuance of this division in the small town is largely the consequence of small intelligence for which the church is not solely responsible.

Before discussing federation as applied in country churches we must be sure of our meanings. The country town is only indirectly concerned with the constitutional uniting of entire denominations. This does not always lessen the number of local churches. In the second place, every community of more than one church ought to practice moral union. They should work together in moral reform, and for social and religious betterment. The most important aspect of federation is that which reduces the number of local churches by the coöperation, amalgamation or organic union of two or more of them. Local church federation at its best is only a means to an end. It should be a transitional process leading to single churches. Experimental federations, though profitable, would be better still if they proceeded directly to affiliation with a single denomination.

We have only just begun to apply the methods of social economy to country church conditions. Some useful conclusions have so soon resulted, however. For instance, we have learned the economic motives for observing the federal principle: (1) The maintenance of separate churches in the same community, unless necessitated by distance or by some absolute social unlikeness, tends toward financial waste. It is unfortunate that in three-fourths of the cases of federation in the country towns it has not come until compelled by economic necessity. A church fails morally, as a rule, when it is consuming unproductive capital. (2) Local sectarianism interferes seriously with the supply and use of the clergy. Ministers will no longer easily consent to work underpaid, to outrival neighboring churches. The scarcity of ministers tends to make such competition impossible. (3) Local sectarianism violates the principle of spiritual service. The local church lives to minister to the whole community, not to pander to a choice constituency. (4) There is an educational advantage with federation. Sectarian phases of truth, as prism colors, are blended into the full white light of the kingdom of God.

On the other hand, there are limitations to the organic application of the federal principles: (1) If federation is utilized primarily in response to economic or popular demands, there is apt to be a lessening of respect for the church and to secure new members for the church becomes difficult. The practice of this principle calls for spiritual as well as for social interest. (2) Transitional federations, where churches for a time have to relate themselves to different denominational organizations, suffer from too much friction. (3) Union, and sometimes federated churches, like other single churches, miss certain advantages of those working side by side. These are the impetus of healthy rivalry, the natural response of different people to particular denominational types, and the power of responsibility through more organization to draw and educate. Church federation, however, in spite of its limitations, points the way of the greatest reform that is needed by the country churches. Intelligent farmers, country educators and business men, as well as the ministers, should inform

themselves of the needs and methods of this very work that they may be prepared for the indispensible service of leadership.

The social problem of the rural clergy.

The problem of sectarian division in country towns is hardly more vital than that concerning the rural clergy. The case may be fairly set before us by means of a recent investigation involving 629 country ministers in nine different states outside of New England. The data should be representative, since it comes from states as widely distributed as New York, Ohio, Virginia and Minnesota. The study was made by men who have the country church problem at heart, who have had direct and sympathetic relations with the ministers, and who are trained to speak without bias. The clergymen are reported as being genially disposed, consecrated, faithful, self-sacrificing, educated, and to some extent ambitious, and considered as leaders. In some minor sections none seem to have been to the theological seminary and but few to college, but, as a rule, a majority of at least 60 per cent are both college and seminary men.

From 25 to 75 per cent of the men are cramped and deficient from lack of adequate financial support. A majority of the reports indicate that at least 75 per cent are thus hindered. More than 80 per cent of the ministers seem to place denominational before church or religious interests, more than 70 per cent church interests before those of the community, and a similar majority to put community before larger world interests. With this striking tendency to a limited view-point, we are not surprised to find 90 per cent of 300 of these ministers reported as apparently lacking in personal religious leadership, and a majority of the remaining ministers as thus lacking.

A majority of the rural clergymen—they being so well educated and with so many advantages of service and breadth placed before them—are considered as largely to blame for their own deficiencies. On the whole, an encouraging improvement is observed in the rural clergy in the last ten years. The problem of the rural clergyman seems to be essentially social. He rusts out rather than wears out. He stagnates with his comparative isolation. He is more influenced by his parish than capable of reacting upon his parish. One particular need of the rural clergy is special training for meeting the specific conditions of country life. In too many instances, the rural minister ceases to become the intellectual and personal superior of the average of his parish.

A most encouraging recent development is the addition of courses on rural social and religious problems to the curricula of theological seminaries. In this regard, however, the agricultural college is still the leader of the theological seminary. The problem of the deficiency in numbers of rural ministers will tend to disappear as the agricultural people take interest and pride in their churches as the monitors of their own spiritual welfare, and the ministers, themselves, learn better the lessons of the coöperation of the church with other religious and social enterprises, of local church federation, and of personal breadth and leadership.

The country church and social service.

The country church sometimes fails on the point of social service. This is so even though social service is never the primary function of the church. There are five principles which seem to be observed in the successful social service of the country church. The first is the principle of vitality. By this is not meant that all social work is to serve evangelistic ends, but that the church should, whatever its method, maintain its spiritual integrity. The church fails in reality when it ceases to inspire. The second principle is that of service. The giving church, not the drawing church, grows. Unworthy "commercialism" in the church ceases wherever this principle dominates.

Coöperation is the third social principle. The church should never do what a club could do as well. The country church, especially, must coöperate with the homes that they may be led to perform their own religious and moral functions. The school and the grange are the strongest when they are in the closest social touch with the church. The fourth is the principle of substitution. For the church by "institutional work" to supplement rural society on its domestic, educational, industrial or amusemental sides makes the church a social center, and in so far, a venture toward social solidarity. This is an advantage only as it helps to restore these various agencies. The country church may become a social means, by substitution, but this should be only temporary. The church cannot spiritualize society by yielding spiritual means to social ends, but rather by filling social agencies with spiritual men.

The final social principle is that of unification. We should keep to the few primary institutions rather than multiply those of lesser value. And thus the whole community should become the reciprocal subject of service. Where these principles are maintained and coördinated according to local needs and possibilities, the more social service by the church, the better. These conditions being met, the more spiritual a church is the more social it will become. Edward Everett Hale is right in more than one sense in saying that "any church which does anything is an 'institutional church.'" The active country church today is usually an institutional church, even though its social-service features are neither formal nor expensive. The ladies' aid society, the boys' club, the cradle roll, the church lecture-course, the male quartette, the mission study class, the parish quarterly or monthly bulletin and the church magazine club are common institutional features in country churches.

One typical example of coöperation in religious and social service is in the mountain town of Lincoln, Vermont. Three church societies unite in what is called the Federated Churches. The Ladies' Aid and Good Templar's Hall is virtually the parish house. It serves as the home of the grange, the Good Templar's Lodge, the Grand Army Post, the village library, the church prayer-meetings, and

all the social entertainments of the church and community that are consistent with the moral standards of the church. One of the most remarkable instances of direct social service by the church is the New Hampshire Country Settlement Association. It has its Settlement House at Danbury. This institution maintains its religious services, has its district nurse for the care of the sick and needy in the community, and, besides its social- and moral-reform work for the whole state, it does educational and social-betterment work throughout the neighborhood.

Country-church architecture today, by the presence of kitchens, dining-halls, class and social rooms in the church itself, where there is no parish house, which very often have, in addition, the gymnasium, the lecture-hall, the reading and bathrooms, even in country towns, is teaching christian brotherhood as not in the days of the one-roomed church and the prophet-preacher of God, the King.

The practical problems of religion and theology.

Religion and theology cannot be omitted from a discussion of the country-church question. It is not difficult to treat in a strictly practical manner the leading religious and theological problems which arise, for each of these has a social bearing. Even evangelism, the propagandism of the religious aspects of the church, has social conditions that are as fundamental as are the religious conditions. The country church has a social problem concerning evangelism when the revival is used by one church in a community as a means of outdoing another church. The church has a similar problem when the revival is used to take the place of the pastoral function. The community unit is always the social base of the revival, the spiritual regeneration of the social whole, its normal end, and the means, the coördination of the social with the religious conditions.

Emotionalism, that problem which so often arises with misdirected evangelism, is largely occasioned by stress upon the devotional aspects of religion at the expense of social and educational emphasis. This disorder, grounded sometimes in the peculiar makeup of certain individuals, when it cannot be avoided by well-balanced work in the church, may be overcome by enthusiastic missionary enterprise, or else, in chronic cases, some form of asylum or isolation is its only riddance. Sectarian bigotry, a disease so often charged to the presence of dogma and creed, is more often simple adherence to some select social grade or group.

We are not living in a theological age. Religious indifference, the most commonly observed problem of the church, is the failure of religious interest where moral and social strength still persist. This decadence calls for stronger leadership in spiritual work, a revival of the prophetic in preaching, and of direct missionary enterprise by the church. Even the religiously destitute neighborhoods can be made to respond to sufficiently broad, charitable, but genuine, missionary endeavor from nearby churches. The New England problem in its last analysis is theological — not a problem of deficient theology, but of too much of it—speculation at the expense of religious vitality. Theological thought is productive of good character only in soil that is watered by personal service and religious devotion.

The practical solution of country-church problems.

The practical solution of the existing spiritual problems of rural society is the vital point. Though some have lost faith in the country church, in its stress or adjustment to our dawning social age, and which too often has become the enslaved subject of the unworthy, nevertheless the country church is monitor, as it always has been, of the moral and religious strength and growth in rural life. When the true place and worth of the country church becomes recognized, the agricultural people will be reminded through the agricultural colleges, in the granges and farmers institutes, and by the agricultural press, of their delinquency, or at least, of their own privileges and duties.

According to the present temper of society, every force which proposes to uplift mankind organizes itself. Thus, in the solution of the country-church problem, we must look to the organized agencies. In this regard, much is to be expected from the increased instruction in the principles and needs of rural life at the agricultural and theological schools. Organized evangelism is a force of leading promise. The renewed impetus of the Sunday-school movement and the reënforced work of home missions are most encouraging. The National Federation of Churches stands at the head of the leading spirit of the age. Coöperation between the school, the grange and the church is coming to be a most effective coincident of social organization.

But there is one movement that is a leader in the religious and moral betterment, especially of the country life of America. This is the County Department of the Young Men's Christian Association. The work of the County Department is important because it touches so many points of actual need and because its principles are fundamental. This department was founded by Mr. Robert Weidensall in 1889. The occasion of its formal beginning was the employment of the first county secretary for Edgefield county, South Carolina. The work of this department of the general Young Men's Christian Association movement is now established in twenty states and provinces, fourteen of which employ secretaries for supervision. There are thirty-nine organized counties, thirty-seven of which employ secretaries. The county work, through its secretary, often reaches churchless communities to inspire and uplift its boys and young men, but where country churches exist they are always used as the center and the basis of the work.

This department, supplementary to the church, supplies the greatest spiritual need of the average rural town—religious vitality. The country minister is brought into active touch with the environment that strengthens him at the strategic point of leadership with the country boys and men. Men, not material equipments, are brought to

supply the personal needs of men. Personal strength at work in personal religious service is the keynote of the movement. The principle of balance is well observed. Not only is the work interdenominational, but its physical, social and educational phases are not neglected. The extensive statistical work of the movement, though practical first of all, is of leading scientific value. Of the nearly five thousand men enrolled in Bible study the past year, 700 adopted the religious life. This movement under its national and state supervision is capable of organizing within a few years sixteen hundred counties in the United States.

Literature.

There is no very satisfactory literature as yet upon the country church and its practical problems. The statistics gathered by Bible societies, Sunday-school associations, the denominations for their year-books, and by the county department of the Young Men's Christian Associations, are to form the basis for useful conclusions as soon as they may be given scientific treatment Nevertheless, many phases of the rural church question have been worked out in reports, printed addresses and magazine articles of value. Omitting notice of writings of general church interest, a few of the leading articles on the country town and church will be given: Wilbert L. Anderson, The Country Town (New York, 1906); Alfred Williams Anthony, The Problem of the New England Country Church (Homiletic Review, July, 1899); James E. Boyle, The Passing of the Country Church (The Outlook, March 28, 1904); Kenyon L. Butterfield, Chapters in Rural Progress (Chicago, 1907); Samuel W. Dike, The Religious Problem of the Country Town (Andover Review, August, 1884; January, June and September, 1885); Daniel Dorchester, The Religious Situation in New England (Methodist Review, November, 1894); W. Stanley Emery, Five Years of Country Settlement Work (Pamphlet, Tilton, N. H., 1905); Henry Fairbanks, The Needs of the Rural Districts (Address delivered before the Boston Conference of the Christian Alliance, December 4, 1889; pamphlet); Henry Fairbanks, The Problem of the Evangelization of Vermont (Minutes of the Ninety-first Annual Meeting of the Congregational Ministers and Churches of Vermont; pamphlet; Montpelier, Vt., 1887); Rollin Lynde Hartt, A New England Hill Town (Atlantic Monthly, Vol. LXXXIII, pages 561 and 712, 1899); Rollin Lynde Hartt, The Regeneration of Rural New England (The Outlook, March 3, 10, 17, 31, 1906); Charles E. Hayward, Institutional Work for the Country Church (Burlington, Vt., 1900); Charles Richardson Henderson, Social Duties in Rural Communities (Biblical World, September, 1907); Henry L. Hutchins, Rural Town Decadence in Connecticut (Address delivered before the New Haven Ministers' Meeting, February 23, 1903; pamphlet); William DeWitt Hyde, Church Union a Necessity (Forum, April, 1893); Impending Paganism in New England (Forum, June, 1892); and, The Transformation of New England: Is It Decay or Development? (Forum, March, 1893); Albert J. Kennedy, Religious Overlapping (Independent, April 9 and May 7, 1908); G. T. Nesmith, The Rural Church (American Journal of Sociology, May, 1903); William C. Prime, Country Churches in New England (Princeton Review, September, 1886); Graham Taylor, The Church as a Center in Rural Organization (Proceedings of the Michigan Political Science Association, 1902); Nathan A. Weeks, The Regeneration of Rural Iowa (The Outlook, June 2, 1900); George Frederick Wells, An answer to the New England Country Church Question (Bibliotheca Sacra, April, 1907); Church Federation in Vermont (First Annual Report of the Executive Committee of the Inter-Church Conference on Federation, New York, January 1, 1907); The Country Church and Its Social Problem (The Outlook, August 18, 1906); The Country Church and the Making of Manhood (Homiletic Review, August, 1907); What the Country Churches Need (Methodist Review, July, 1907); G. Frederick Wright, The Country Church (Bibliothera Sacra, April, 1890).

COÖPERATIVE FIRE INSURANCE AND TELEPHONES

By *Fred W. Card*

Farm buildings are peculiarly liable to damage from fire. Lightning and lanterns are responsible for a large percentage of this loss. The severe summer thunder showers that frequently occur when barns are filled with heated hay and grain are responsible for many fires at that season of the year. As winter approaches, with its shortened daylight hours, lanterns must be brought into use in the night and early morning. Accidents with these are inevitable, and inflammable material is ready at hand when they do occur. Furthermore, few facilities for fighting fire are to be found on most farms.

Mutual fire insurance companies.

These conditions, with their consequent losses, have led the old-line insurance companies to discriminate against farm property; rates have been advanced or risks entirely refused. As a result of this, mutual companies have gained much headway in farming communities. In Iowa alone, there are 153 county mutual companies, and sixteen state mutual companies reported for the year 1906. When properly managed, these companies have given excellent satisfaction, providing insurance at considerably less expense than the old-line companies and affording a greater feeling of security to their members. Being managed by farmers and neighbors, the party insured feels that there is less likelihood of attempts to avoid payment being made in case of loss.

During the ten years previous to 1906, the risks in force by mutual companies in the state of Iowa have shown a steady growth from $190,466,908.61 in 1897 to $457,407,488 in 1906. The risks written during that year represented more than one-fifth of the entire insurance business of the state. In Pennsylvania, the mean amount in force in 1906